

109.0036

GE Builder Central; 85CM-00132

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Foley et al.

Serial No.: 10/714,272

Filed: November 14, 2003

For: METHODS AND APPARATUS FOR
ALLOWING CONSUMERS TO MAKE
CHOICES AMONG FINANCIAL SERVICE
PROVIDERS AND PROVIDING
INCENTIVES TO THE CONSUMERS

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date set forth below:

Signed: 

Name: Karen S. Flynn

Date: April 9, 2004

Group: 2161

Examiner: Not Yet Assigned

Durham, North Carolina
April 9, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT UNDER § 197(a)

Sir:

This Information Disclosure Statement is being filed before a first Official Action has been mailed in this case.

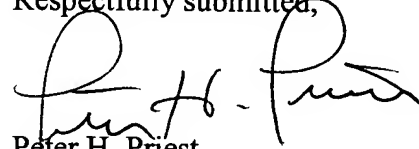
Pursuant to 37 C.F.R. 1.56, 1.97 and 1.98, applicant's attorney wishes to bring to the attention of the Patent and Trademark Office the following items listed on the accompanying Form PTO/SB/08A.

ITEMS

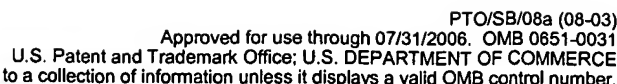
	<u>Patent No.</u>	<u>Publication Date</u>	<u>Patentee/Applicant</u>
1.	US- 2003-0078785-A1	04/24/03	Antonello et al.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made nor shall it be construed as an admission that the information cited is considered to be material to patentability, nor shall it be construed that no other material information exists.

Respectfully submitted,



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(Use as many sheets as necessary)

Application Number	10/714,272
Filing Date	11/14/2003
First Named Inventor	Foley et al.
Art Unit	2161
Examiner Name	
Attorney Docket Number	109.0036

Sheet	1	of	1
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Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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